

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

Debtor(s)
Coy Joseph Bryson

Case No.: 6:15-bk-004289

Amended Chapter 13 Plan

CHECK ONE:

_____ The Debtor¹ certifies that the Plan does not deviate from the model plan adopted by the Court at the time of the filing of this case. Any nonconforming provisions are deemed stricken.

 X The Plan contains provisions that are specific to this Plan in Additional Provisions, paragraph 8(e) below. Any nonconforming provisions not set forth in paragraph 8(e) are deemed stricken.

1. MONTHLY PLAN PAYMENTS: Plan payments include the Trustee's fee of 10% and shall begin thirty (30) days from the filing/conversion date. The Debtor shall make payment to the Trustee for the period of 37 months. In the event the Trustee does not retain the full 10%, any portion not retained will be paid to unsecured creditors *pro rata* under the plan:

A. \$1,600.00 for months 1 through 37.

in order to pay the following creditors:

2. ADMINISTRATIVE ATTORNEY FEE: \$4,500.00. TOTAL PAID \$1,500.00

Balance Due \$3,000.00 Payable Through Plan \$3,000.00. Monthly
(Plus monitoring fee as set forth in paragraph 8(e)).

¹ All references to "Debtor" include and refer to both of the debtors in a case filed jointly by two individuals

3. PRIORITY CLAIMS [as defined in 11 U.S.C. §507]:

<u>Name of Creditor</u>	<u>Total Claim</u>
Internal Revenue Service	\$31,727.34
State of New Jersey	\$ 1,248.02

4. TRUSTEE FEES: Trustee shall receive a fee from each payment received, the percentage of which is fixed periodically by the United States Trustee.

5. SECURED CLAIMS:

Pre-confirmation payments allocated to secured creditors under the Plan, other than the amounts allocated to cure arrearages, shall be deemed adequate protection payments. To the extent the Debtor makes such pre-confirmation payments, secured creditors who have filed proofs of claim prior to the bar date or within 14 days from the date of an order converting or dismissing this case, whichever is earlier, shall have an administrative lien on such payments(s), *pro rata* with other secured creditors, subject to objection by the Debtor or Trustee.

(A) Claims Secured by Real Property Which Debtor Intends to Retain/Mortgage Payments and Arrears, If Any, Paid through the Plan: If the plan provides for the curing of prepetition arrearages on a mortgage, the Debtor will pay, in addition to all other sums due under the proposed Plan, all regular monthly Post-Petition mortgage payments to the Trustee as part of the Plan. These mortgage payments, which may be adjusted up or down as provided for under the loan documents, are due beginning the first due date after the case is filed and continuing each month thereafter. The Trustee shall pay the post-petition mortgage payments on the following mortgage claims:

Name of Creditor	Collateral	Regular Monthly Pmt Arrearages (if any)
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(B) Claims Secured by Real Property/Debtor Intends to Seek Mortgage Modification: Pending the resolution of a mortgage modification request, the Debtor shall make the following adequate protection payments to the Trustee, calculated at the lesser of 31% of the Debtor's gross monthly income or the regular monthly payment. Absent further order of this Court, the automatic stay shall terminate effective 6 months after the filing of the Debtor's bankruptcy petition.

Name of Creditor	Collateral	Payment Amt (at 31%)
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(C) Liens to be Avoided/Stripped:

Name of Creditor	Collateral	Estimated Amount
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(D) Claims Secured by Real Property or Personal Property to Which Section 506 Valuation APPLIES: Pursuant to 11 U.S.C. §1322.(b)(2), this provision does not apply to a claim secured solely by the Debtor's principal residence. The secured portion of a claim, estimated below, and to be determined in connection with a motion to determine secured status, shall be paid as follows:

Creditor	Collateral	Value	Payment	Interest @____%
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(E) Claims Secured by Real Property and/or Personal Property to Which Section 506 Valuation DOES NOT APPLY: Claims of the following secured creditors shall be paid in full with interest at the rate set forth below as follows:

Creditor	Collateral	Value	Payment	Interest @____%
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(F) Claims Secured by Personal Property/Regular Payments and Arrearages, if any, Paid in Plan:

<u>Name of Creditor</u>	<u>Collateral</u>	<u>Regular Payment</u>	<u>Arrearages</u>
Partners Fed. Credit Union	Automobile	\$561.13	\$0.00

(G) Secured Claim/Lease Claims Paid Directly by the Debtor: The following secured claims/lease claims are to be paid directly to the creditor or lessor by the Debtor outside the plan. The automatic stay and any codebtor stay are terminated *in rem* as to these creditors and lessors upon the filing of this Plan. Nothing herein is intended to terminate or abrogate the Debtor's state law contract rights. The Plan must provide for the assumption of lease claims in the Lease/Executory Contract section below.

Name of Creditor	Property/Collateral
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(H) Secured Claims/Lease Claims Not Provided for Under the Plan: The following

secured claims/leased claims are not provided for under the Plan. As such the automatic stay and any codebtor stay do not apply and the Debtor's liability to the creditor is NOT DISCHARGED under the Plan. Nothing herein is intended to abrogate the Debtor's state law contract rights.

Name of Creditor

Property/Collateral

(I) Surrender of Collateral/Leased Property: Debtor will surrender the following collateral/leased property no later than thirty (30) days from the filing of the petition unless specified otherwise in the Plan. The automatic stay and any codebtor stay are terminated *in rem* as to these creditors and lessors upon the filing of this Plan. The Plan must provide for the rejection of lease claims in the Lease/Executory Contract section below.

Name of Creditor

**Property/Collateral to be
Surrendered**

6. LEASE/EXECUTORY CONTRACTS:

Name of Creditor	Property	Assume/Reject-Surrender	Estimated Arrears
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7. GENERAL UNSECURED CREDITORS: General unsecured creditors with allowed claims shall receive a pro rata share of the balance of any funds remaining after payments to the above referenced creditors or shall otherwise be paid pursuant to the provisions of a subsequent Order Confirming Plan. The estimated dividend to unsecured creditors is \$3,096.34.

8. ADDITIONAL PROVISIONS:

(a) Secured creditors, whether or not dealt with under the Plan, shall retain the liens securing such claims;

(b) Payments made to any creditor shall be based upon the amount set forth in the creditor's proof of claim or other amount as may be allowed by a specific Order of the Bankruptcy Court.

(c) Property of the estate (check one)*

(1) _____ shall not vest in the Debtor until the earlier of the Debtor's discharge or dismissal of this case, unless the Court orders otherwise; or

(2) X shall vest in the Debtor upon confirmation of the Plan.

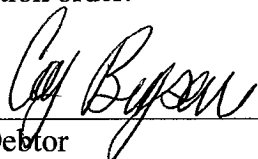
*If the Debtor fails to check (1) or (2) above, or if the Debtor checks both (1) and (2), property of

the estate shall not vest in the Debtor until the earlier of the Debtor's discharge or dismissal of this case, unless the Court orders otherwise.

(d) The amounts listed for claims in this Plan are based upon Debtor's best estimate and belief. The Trustee shall only make payment to creditors with filed and allowed proof of claims. An allowed proof of claim will be controlling, unless the Court orders otherwise.

(e) Case Specific Provisions:

1. All payments are made pursuant to the attached spreadsheet.
2. The attorney's fees above include a monitoring fee of \$50.00 from date of the confirmation order.




Debtor

Dated: Oct 22 2015

CERTIFICATE OF SERVICE

I/We hereby certify that a true and correct copy of the Amended Chapter 13 Plan of Debtor(s) was furnished by United States mail, postage prepaid or electronic mail, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this 22 day of October, 2015.



Richard A. Heller, Esquire
Richard A. Heller, P.A.
2507 Edgewater Drive
Orlando, FL 32804
Tel. # 407/649-7700
Fax # 407/649-8158
Fla. Bar #612588
Office@Rhellerpa.com

1st pmt date	10/28/2009	Unsecured	Debtor Pmt	Tee Fee	Auto PMT	IRS	Attorney Fees	State of New Jersey
plan term	60	37						
2/15/2020	57	\$0.00		\$0.00				
3/15/2020	58	\$0.00		\$0.00				
4/15/2020	59	\$0.00		\$0.00				
5/15/2020	60	\$0.00		\$0.00				
\$ to unsecured		\$4,043.17	\$59,200.00	\$5,920.00	\$10,661.47	\$31,727.34	\$5,600.00	\$1,248.02
total unsecured		\$3,096.34						
Percent		131%						

Label Matrix for local noticing
113A-6
Case 6:15-bk-04289-CCJ
Middle District of Florida
Orlando
Thu Oct 22 11:35:12 EDT 2015

Recovery Management Systems Corp.
Attn: Ramesh Singh
25 SE Second Avenue, Ste 1120
Miami, FL 33131-1605

Bank of America Missouri
Area Administration
PO Box 790087
Saint Louis, MO 63179-0087

Duke Energy Florida
5225 Tech Data Drive
Clearwater FL 33760-3133

FSST Financial
Services LLC
dba SCS Processing
PO Box 283
Flandreau, SD 57028-0283

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

Orange County Tax Collector
PO Box 545100
Orlando FL 32854-5100

Quantum3 Group LLC as agent for
Sadino Funding LLC
PO Box 788
Kirkland, WA 98083-0788

(p) SPRINT NEXTEL CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-0949

Coy Joseph Bryson
5392 Lake Margaret Drive Apt 811
Orlando, FL 32812-6098

Angelia Latitia Bryson
285 Uptown Blvd Apt 509
Altamonte Springs, FL 32701-4004

Calvary Portfolio Services
Bankruptcy Department
500 Summit Lake Dr.
Suite 400
Valhalla, NY 10595-1340

Enhanced Recovery Corp.
8014 Bayberry Road
Jacksonville, FL 32256-7412

FSST Financial Services, LLC
300 Creel View Road dba SCS Processing
Newark, NJ 19711-8547 P.O. Box 283
Flandreau, South Dakota 57028

HSBC Bank
Attn: Bankruptcy Dept
P O Box 5213
Carol Stream, IL 60197-5213

Level Financial, LLC Purchaser of MobiLoans I
PO Box 3023
Attn: Michael Swanson
Hutchinson, KS 67504-3023

Partners Fed Cr Union
PO Box 10000
Lake Buena Vista, FL 32830-1000

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Trident Asset Manageme
53 Perimeter Ctr E Ste 4
Atlanta, GA 30346-2287

Partners Federal Credit Union
c/o Andrew W. Houchins, Esq.
P.O. Box 3146
Orlando, FL 32802-3146

Applied Card Bank
Attention: Bankruptcy
PO Box 17125
Wilmington, DE 19850-7125

Diversified Consultant
P O Box 551268
Jacksonville, FL 32255-1268

Exquisite Hm
622 Bloomfield Ave
Bloomfield, NJ 07003-2521

First Federal Credit C
24700 Chagrin Blvd Ste 2
Cleveland, OH 44122-5662

Internal Revenue Service
Centralized Insolvency
Operations
PO Box 7346
Philadelphia, PA 19101-7346

N.J. Division of Taxation
Bankruptcy Section
PO Box 245
Trenton, NJ 08695-0245

Physicians Associates
PO Box 522468
Longwood, FL 32752-2468

(p) STATE OF NEW JERSEY
DIVISION OF TAXATION BANKRUPTCY UNIT
PO BOX 245
TRENTON NJ 08646-0245

Verizon Wireless Services LLC
c/o CT Corporation System
1200 South Pine Island Road
Plantation FL 33324-4413

Wells Fargo Bank
PO Box 14517
Des Moines, IA 50306-3517

Laurie K Weatherford +
Post Office Box 3450
Winter Park, FL 32790-3450

Richard A Heller +
Richard A. Heller, P.A.
2507 Edgewater Drive
Orlando, FL 32804-4405

United States Trustee - ORL7/13 7+
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2210

Andrew W Houchins +
Rush Marshall Jones and Kelly
PO Box 3146
Orlando, FL 32802-3146

Note: Entries with a '+' at the end of the
name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

STATE OF NEW JERSEY
DIVISION OF TAXATION
COMPLIANCE ACTIVITY
PO BOX 245
TRENTON NEW JERSEY 08695

Sprint
P.O. Box 54977
Los Angeles, CA 90054-0977

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Angelia Latitia Bryson
285 Uptown Blvd. Apt 509
Altamonte Springs, FL 32701-4004

(d)Internal Revenue Service
Centralized Insolvency
Operations
PO Box 7346
Philadelphia, PA 19101-7346

(u)Cynthia C. Jackson +
Orlando

End of Label Matrix
Mailable recipients 35
Bypassed recipients 3
Total 38